Attorney Docket No.: 126-001USANC0

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Continuation Application based on co-pending Application of:

Applicant

Kathleen Tyson-Quah

Serial No.

09/513,440

Filing Date

February 25, 2000

Honorable Commissioner of Patents and Trademarks Washington, DC 20231

DECLARATION UNDER C.F.R. 1.53(b)

Sir:

I, Thomas J. Perkowski, Esq., attorney of record in the above identified case, hereby declare and certify that the attached Xerox copy of the application is a true copy of original copending Application Serial No. 09/513,440 filed February 25, 2000.

The undersigned declares further that all statements made herein are his own knowledge, are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

The present application continues prosecution of subject matter originally disclosed in co-pending Application Serial No. 09/513,440 filed February 25, 2000.

Respectfully submitted,

Dated: March 31, 2004

Thomas J. Perkowski, Esq. Attorney for Applicant

Reg. No. 33,134

Thomas J. Perkowski, Esq., P.C.

Soundview Plaza

1266 East Main Street

Stamford, Connecticut 06902

203-357-1950

http://www.tjpatlaw.com

Attorney Docket: rz6-001USA000.

COMBINED DECLARATION OF INVENTORSHIP AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first and sole inventor of the claimed subject matter of the invention disclosed in U.S. Patent Application Number Serial No. 09/513,440 entitled "Method Of And System For Mitigating Risk Associated With Settling Of Foreign Exchange And Other Payments-Based Transactions", filed February 25, 2000, for which a U.S. Letters Patent is sought.

I hereby state that I have reviewed and understand the contents of the above identified Application, including the Claims to Invention thereof.

I hereby appoint Thomas J. Perkowski, Esq., Reg. No. 33,134, of Soundview Plaza, 1266 East Main Street, Stamford, Connecticut 06902, to represent Applicants before the United States Patent and Trademark Office and to transact all business in connection with the above-referenced application, and any continuation, division and continuation-in-part applications thereof.

Please send all future correspondence in the above-referenced Application to:

Thomas J. Perkowski, Esq., P.C. Soundview Plaza 1266 East Main Street Stamford, Connecticut 06902

Please direct all telephone calls to Thomas J. Perkowski, Esq. at (203) 357-1950.

First sole inventor:

Residence:

Kathleen Tyson-Quah Kathleen Ispor- Phal

1 Canons Close Radlett, Herts

WD7 7ER United Kingdom

Post Office Address:

Citizenship:

Same as above

United States of America

Date: May 22, 2000

Attorney Case No. 126-001USA000 ·

SUBSTITUTE DECLARATION OF INVENTORSHIP

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a United States Letters Patent is sought on the invention entitled "METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS", the Specification of which was filed on February 25, 2000, and assigned United States Application Number 09/513,440.

I hereby state that I have reviewed and understand the contents of the above identified Specification, including the Claims to Invention as amended on March 15, 2001.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. 1.56.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that willful false statements may jeopardize the validity of the application on any patent issued thereon.

First sole inventor:

Kathleen Tyson-Quah

Residence:

1 Canons Close Radlett, Herts

WD7 7ER United Kingdom

Post Office Address:

Same as above

Citizenship:

United States of America

Date: March 22, 2001